



LEWIS & ELLIS

Actuaries and Consultants

700 Central Expressway South
Suite 550
Allen, TX 75013

972-850-0850
lewisellis.com

February 23, 2021

Matt Lombardo
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
Company NAIC # 95521; FEIN # 14-1640868
2021 Large Group POS Rider Rate Filing
SERFF Tracking # MVPH-132718695

Dear Mr. Lombardo:

Lewis & Ellis, Inc (L&E) has been retained by the Green Mountain Care Board ("GMCB") to review the above referenced Large Group product filing submitted on 02/12/2021. Upon review of the actuarial memorandum and related information submitted, the following additional information is needed:

1. Please provide quantitative support for the development of the average rate change of -3.4%. Support should be in Excel format with working formulas.
2. Please provide further quantitative and qualitative support for the development of the additional percentage of premium for the POS riders (i.e. what base data was used, what trend assumptions were used, what adjustments were made, etc.).

Please respond as soon as possible, but no later than March 2, 2021.

Our review of filing will be placed in suspense pending your response. Contact me if you have any questions.

Sincerely,

Traci Hughes, ASA, MAAA
Consulting Actuary



LEWIS & ELLIS, INC. – ACTUARIES AND CONSULTANTS

700 South Central Expy, Ste 550, Allen, TX 75013
1-972-850-0850 thughes@lewisellis.com